

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE:  
Elizabeth Algarin

Case No 23-13908-mdc

CHAPTER 13

Debtor

Citadel Federal Credit Union

**CERTIFICATE OF SERVICE**

I, Milos Gvozdenovic, attorney for Creditor, do hereby certify that true and correct copies of the  
Objection to Debtor's Plan have been served on the 02/28/2024, upon those listed below:

Service by First-Class Mail:

Elizabeth Algarin, Debtor  
4407 Oakmont St.  
Philadelphia, PA 19136

and Service by NEF/ECF:

Michael A. Cibik, Debtor Attorney at [help@cibiklaw.com](mailto:help@cibiklaw.com)  
Kenneth E. West, Trustee at [ecfemails@ph13trustee.com](mailto:ecfemails@ph13trustee.com)  
OFFICE OF THE UNITED STATES TRUSTEE at [USTPRegion03.PH.ECF@usdoj.gov](mailto:USTPRegion03.PH.ECF@usdoj.gov)

Respectfully submitted,

/s/ Milos Gvozdenovic  
Milos Gvozdenovic  
Attorney for Movant  
965 Keynote Circle  
Cleveland, OH 44131  
216-739-5647  
[mgvozdenovic@weltman.com](mailto:mgvozdenovic@weltman.com)